

WHAT IS CLAIMED IS:

1                   1.     A method for reporting on a customer at the branch of a commercial  
2 establishment, the establishment having a central system and a branch system, the central  
3 system maintaining customer service information pertaining to services offered by the  
4 establishment and associated with the customer, and the branch system having a self-service  
5 terminal for the customer to conduct transactions at the branch, the method comprising:

6                   transferring customer service information from the central system to the  
7 branch system;

8                   generating customer-specific information at the self-service terminal when a  
9 customer initiates a transaction at the self-service terminal, said customer-specific  
10 information identifying the customer; and

11                   transmitting a report on the customer from the branch system in response to  
12 the generation of customer-specific information at the self-service terminal, the report  
13 identifying the customer and the customer-service information.

1                   2.     The method of claim 1, wherein the report is provided to a employee of  
2 the establishment at the branch, for use in providing personal attention to the customer in  
3 connection with the customer service information.

1                   3.     The method of claim 2, wherein the customer service information  
2 relates to services offered by the establishment that may be of interest to the customer at the  
3 self-service terminal.

1                   4.     The method of claim 3, wherein the branch system further comprises a  
2 database for storing the customer service information from the central system, and a server  
3 for managing the database and for receiving customer-specific information from the self-  
4 service terminal when the customer initiates a transaction at the self-service terminal, the  
5 server causing the report to be transmitted in response to the customer specific information.

1                   5.     The method of claim 4, wherein the customer service information is  
2 updated at the branch system and provided to the central system after the employee provides  
3 personal attention to the customer, the updated customer service information reflecting the  
4 reaction of the customer to the customer service information and the status of any current  
5 transaction by the customer at the self-service terminal.



11 a terminal for receiving a report from the branch system when the customer  
12 conducts a transaction at the ATM, the report identifying the customer and the customer  
13 service information.

1 13. The bank network of claim 12, wherein the customer service  
2 information relates to services offered by the bank that may be of interest to the customer at  
3 the ATM.

1 14. The bank network of claim 13, wherein the report received at the  
2 terminal is provided to a bank representative at the branch office, for use in providing  
3 personal attention to the customer in connection with the customer service information

1 15. The bank network of claim 14, wherein the branch system further  
2 comprises a database for storing the customer service information and customer attribute  
3 information from the central system, and a server for managing the database and for receiving  
4 customer specific information from the ATM when the customer initiates a transaction at the  
5 ATM, the server causing the report to be transmitted in response to the customer specific  
6 information matching customer attribute information stored in the database.

1 16. The bank network of claim 15, wherein the customer service  
2 information is updated at the branch system and provided to the central system after the bank  
3 representative provides personal attention to the customer, the updated customer service  
4 information reflecting the reaction of the customer to the customer service information and  
5 the status of any current transaction by the customer at the self-service terminal.

1 17. The bank network of claim 16, wherein the central system periodically  
2 transfers the personal attribute information and the customer service information to the  
3 branch system, at one or more predetermined times during each day.

1 18. The bank network of claim 17, wherein in response to the report being  
2 received at the terminal, the ATM displays a message informing the customer that a bank  
3 representative will be approaching the customer to provide further customer service  
4 information.

